

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Denise T Arrington</u>        | Social Security number or ITIN | <b>xxx-xx-8979</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>12-20710-CMB</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise T Arrington

5/26/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Denise T Arrington  
DebtorCase No. 12-20710-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: 3180WPage 1 of 2  
Total Noticed: 41

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db +Denise T Arrington, 1125 Charles Lane, Uniontown, PA 15401-6636  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 13395689 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 14114639 Federal National Mortgage Association, Creditor C/O Seterus, Inc., Po Box 1047,  
 Hartford, Ct 06143-1047  
 13780477 Ocwen Loan Servicing LLC, 3451 Hammond Ave, Waterloo IA 50702, Attn: Pynt Processing  
 13342702 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009  
 13618648 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 00:46:28 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM May 27 2017 00:23:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 cr +EDI: BASSASSOC.COM May 27 2017 00:23:00 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13297371 EDI: AMEREXPR.COM May 27 2017 00:23:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 13346430 EDI: BECKLEE.COM May 27 2017 00:23:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13297372 EDI: BANKAMER.COM May 27 2017 00:23:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 13313217 EDI: BANKAMER2.COM May 27 2017 00:23:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 13297373 EDI: TSYS2.COM May 27 2017 00:23:00 Bloomingdales, PO Box 183083,  
 Columbus, OH 43218-3083  
 13297374 EDI: CITICORP.COM May 27 2017 00:23:00 Citi Cards, PO Box 182564,  
 Columbus, OH 43218-2564  
 13394894 +EDI: BASSASSOC.COM May 27 2017 00:23:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13297375 +E-mail/Text: bankruptcy@clearviewfcu.org May 27 2017 00:46:41 Clearview FCU,  
 8805 University Blvd., Moon Twp. PA 15108-4212  
 13297376 +EDI: COLLECTCORP.COM May 27 2017 00:23:00 Collect Corp., PO Box 101928, Dept. 4947A,  
 Birmingham, AL 35210-6928  
 13327226 +EDI: CRFRSTNA.COM May 27 2017 00:23:00 Credit First National Association, Po Box 818011,  
 Cleveland, OH 44181-8011  
 13306000 +EDI: TSYS2.COM May 27 2017 00:23:00 Department Stores National Bank/Bloomingdales,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13306001 +EDI: TSYS2.COM May 27 2017 00:23:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13297377 +EDI: CRFRSTNA.COM May 27 2017 00:23:00 Firestone, PO Box 81344,  
 Cleveland, OH 44188-0001  
 13297378 EDI: RMSC.COM May 27 2017 00:23:00 GAP/GEGRB, PO Box 530942, Atlanta, GA 30353-0942  
 13361218 EDI: RMSC.COM May 27 2017 00:23:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 13443936 EDI: RMSC.COM May 27 2017 00:23:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13297379 EDI: RMSC.COM May 27 2017 00:23:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061  
 13428929 EDI: AIS.COM May 27 2017 00:23:00 InSolve Recovery, LLC by American InfoSource LP,  
 PO Box 269093, Oklahoma City, OK 73126-9093  
 13297380 E-mail/Text: EBN\_Notifications@OWB.com May 27 2017 00:46:23 Indy Mac, PO Box 78826,  
 Phoenix, AZ 85062-8826  
 13297381 EDI: WFNNB.COM May 27 2017 00:23:00 J.Jill, PO Box 659622, San Antoino, TX 78265-9622  
 13419031 +EDI: OPHSUBSID.COM May 27 2017 00:23:00 Keystone Recovery Partners LLC, Series A,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13297382 EDI: TSYS2.COM May 27 2017 00:23:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13344434 +E-mail/Text: bknotice@ncmlc.com May 27 2017 00:46:54 National Capital Management, LLC,  
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741  
 13297383 EDI: HFC.COM May 27 2017 00:23:00 Neiman Marcus, PO Box 5235,  
 Carol Stream, IL 60197-5235  
 13362277 EDI: PRA.COM May 27 2017 00:23:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 13623977 +EDI: PRA.COM May 27 2017 00:23:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 13339331 EDI: Q3G.COM May 27 2017 00:23:00 Quantum3 Group LLC as agent for,  
 World Financial Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 13351157 EDI: Q3G.COM May 27 2017 00:23:00 Quantum3 Group LLC as agent for,  
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
 13443938 EDI: RECOVERYCORP.COM May 27 2017 00:23:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-2

User: amaz  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13297384 EDI: HFC.COM May 27 2017 00:23:00 Union Plus, PO Box 88000, Baltimore, MD 21288-0001  
13297385 EDI: WFNNB.COM May 27 2017 00:23:00 Victoria's Secret, PO Box 659728,  
San Antonio, TX 78265-9728

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr OCWEN LOAN SERVICING, LLC  
cr OneWest Bank, FSB  
cr Seterus, Inc., as the authorized servicer for F  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
cr\* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor OCWEN LOAN SERVICING, LLC agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor OCWEN LOAN SERVICING, LLC bkggroup@kmlawgroup.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized servicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Joseph E. Fieschko, Jr. on behalf of Debtor Denise T Arrington joe@fieschko.com,  
rcfishko@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor OneWest Bank, FSB swinneg@udren.com, cblack@udren.com  
TOTAL: 7